



Fraud Newsletter

February 2007

Sheriff Steve Mansfield

Fraud and ID Theft Information – To Better Protect the Residents of Lewis County

*"If it's too good to be true
it normally is"*

Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

PROTECT YOUR ID

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

Current Scams and Frauds Hitting Lewis County

Lottery Prize Scams

This one is back on our Top Frauds list. During the last month we have again had several reports of people receiving phone calls from individuals who claim to represent Lotteries. The pitch is always the same, "Congratulations – You have won." The caller then explains they will be sending a check to the winner and obtains mailing information. They may also at this time attempt to get personal information such as Social Security Number and birthdates. When the check arrives it is usually only a portion of the amount the caller claimed you had won. The instructions with the check tell you to cash it and return a portion to pay for taxes and other fees. As soon as these amounts are received your remaining money will be coming. A new twist to this old scam is the use of an automated caller that leave a message on your phone with instructions to call an "800" number. It is all a scam – REMEMBER– you cannot win a lottery you have never entered.

The New Kid on the Block

"Internet fraud is the fastest growing crime in the US"

A new scam is sweeping the internet with a new method to steal you money. This one is called "VISHING". It's hitting all across the US to include Washington State.

The whole thing works like this:

- 1. The criminal configures a computer to call phone numbers in a given region using the new Voice over Internet Protocol (no phone line needed – just the computer internet connection).**
- 2. When the phone is answered, an automated recording is played to alert the consumer that their credit card or other type of account has had fraudulent activity. They are then directed to call a toll free number, often with a spoofed caller ID for the financial company they are pretending to represent.**
- 3. When the consumer calls the number, it is answered by a typical computer generated voice that tells the consumer they have reached account verification and instructs the consumer to provide their personal and credit card information.**
- 4. Once the consumer gives this information the Visher has all that is necessary to place fraudulent charges on the consumer's card.**

"Vigilance is the only real protection against Internet fraud"

The version that is hitting Washington State involves calls that are allegedly from the area power company with a complaint that the individual's account is past due and explains that the consumer's power will be turned off if they don't make the call. It's just another scam to steal your money.



The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



Sheriff Steve Mansfield

Committed to make a difference.